

IN THE SPECIFICATION:

Please replace the Abstract with the following new Abstract:

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ABSTRACT OF THE DISCLOSURE

A<sub>1</sub> An image processing method and apparatus for forming a mosaic image by combining a plurality of material images, dividing a first image that is the basis of the mosaic image into a plurality of tile areas, comparing each tile area with each of the material images, selecting a material image that most resembles the tile area in terms of color or luminance and pasting this material image to the tile area, thereby creating a mosaic image.

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